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$20,657 in delinquent county taxes bought by third-party collector

Daniel Richardson

Several Hickman County property owners are receiving surprising letters from a company attempting to collect on their delinquent tax certificates. In what many initially think is some sort of a scam, the letters ask for much more than their original tax bill that went unpaid, and some did not own the property when the tax was not paid.

As many understand, unpaid tax bills are available for purchase from the county clerk's office the next year after they are delinquent.

"The delinquent tax is tied to the property, not the owner," Hickman County Clerk Jimbo Berry said on Monday.

Berry said that in January, Ray Gough of Hazel Enterprises, LLC, purchased 53 delinquent tax certificates totaling $20,657.75 as a third-party purchaser. Fulton County Clerk Betty Abernathy said that Hazel Enterprises also bought $53,398.67 in Fulton County delinquent tax certificates in January.

KRS 134 allows a third-party purchaser to add up to $115 in administrative fees to the original amount and charge up to 12 percent simple interest in the initial amount on the delinquent taxes. The third-party purchaser is required to notify the current owner of the property of the delinquent tax certificate purchase and give them the opportunity to pay before going into litigation, or foreclosure, at which time substantial litigation fees are added to the bill.

Gough, owner of Hazel Enterprises, has no qualms about the business he's in.

"It's not fair for one person to pay their property taxes and for their neighbor not to pay," he said in a telephone interview Monday evening.

SEE **DELINQUENT TAXES,** PAGE 2

OVERTURNED TRUCK - There was an overturned semi on Hwy 58 East at the Hickman/Graves County line on Monday afternoon, just inside Graves County. Law Enforcement from both counties, along with fire and EMS are on scene. There was a detour around the wreck.

Thunderstorms and lightning:

March is Severe Weather Awareness Month

Governor Steve Beshear has declared the month of March as Severe Weather Awareness Month in Kentucky. Now is the time for all Kentuckians to prepare themselves and their homes for severe weather, including tornadoes, flash floods, and severe thunderstorms.

Scott Smith, Deputy Director of Hickman County Emergency Management, says that Hickman County faces a threat of severe weather every year, especially during the spring and fall severe weather seasons.

"The best thing we can do is be prepared by having a well thought out plan before severe weather strikes," he said Friday.

Smith advises that we stay aware of impending severe weather by monitoring forecasts and advisories. "A NOAA Weather Alert Radio is an inexpensive way to be alerted of weather watches and warnings," he said. He noted that modern technology can be a big help when it comes to

SEE **THUNDERSTORMS,** PAGE 2

Farmers can take nuisance deer, feed the hungry

Deer. To some, they are beautiful animals. To out-of-state sportsmen, Kentucky Whitetails are the stuff of which dreams are made. To farmers here in the Commonwealth, though, they are often a nuisance or worse, gobbling their way through soybean fields at a rapid and alarming rate.

Thousands of acres of soybeans were lost to deer in Kentucky last year alone, and that's a hard situation for farmers to stomach. Fortunately, concerned groups like the Kentucky Soybean Board have stepped up to do something about the depredation caused by the deer population, while helping those who might otherwise go hungry.

The Kentucky Revised Statute (KRS) 150.170 which deals with depredating deer reads: Landowners, their spouses or dependent children, or their designee who must be approved by the commissioner, who kill or trap on their lands any wildlife causing damage to the lands or any personal property situated thereon shall not be required to have a hunting or trapping license and may do so during periods other than the open season for the particular species without a tag and dispose of the carcass on-site. Tenants, their spouses, their dependent children, or other persons approved by the commissioner, shall also have the same privilege. Upon destruction of any wildlife by the above-specified individuals, the act shall be reported to a conservation officer within twenty-four (24) hours of the kill. Individuals wishing to transport the carcass from the property upon which it was killed shall contact personnel of the department to request a disposal tag or other authorization.

Translated, this means that landowners or their designee (which could be the farmer who rents the land) is lawfully allowed to kill deer that are eating the crop, regardless of hunting season without a tag and dispose of it on-site.

Instead of disposing of the deer, Hunters for the Hungry Program encourages farmers to donate deer to feed those less fortunate right here in Kentucky.

SEE **DEER,** PAGE 2

Travelers find warmth at Methodist Church

Last Wednesday night the Clinton First United Methodist Church warming center was in action. At about 11 p.m., a call was received that a motorist was having difficulty being able to return to his home in Ballard County. The pharmacist from the Fulton Walmart Pharmacy was unable to continue in his attempt to go home for the evening after work. He had made it as far as Clinton. A friend of First United Methodist Church called to see if the church might help this young man.

"We told him that we would be glad to accommodate him. We had not expected to receive a call that late but were glad to assist," First United Methodist Church pastor Stan Waldon said. Since it was only one individual, the decision was made to house him at the parsonage. He was most grateful for the assistance.

About an hour later, a call was received from the sheriff's office. The deputy wanted to know if the church was receiving anyone at the warming center. He indicated that he had a family of three whose car had quit north of Clinton on Highway 51. It was a young father, mother, and a three-month-old girl. A resident on Hwy 51 had noticed them at the end of their driveway. Their house was some distance from the highway and because of the distance and their age, they did not feel they could make it down to the highway. They called 911 and at first could not reach anyone. Finally, they were able to reach someone with the sheriff's department. The deputy picked them up in the Humvee that the county had received from the armed services.

"We all made it into the church and began to prepare a place for the family to sleep," Waldon said. The next morning, a breakfast was prepared. The family had been returning to Martin, Tenn., where they were students at UT Martin. They were originally from Saudi Arabia and had been in St. Louis for spring break. All of their friends were also out of town for spring break, so they had no one else to call. They wanted badly to get back to their home.

"We were able to get them home in the middle of Thursday afternoon," he said. "The young couple was so appreciative of the help they received."

An individual that worships at First United Methodist Church towed their car to his premises where the vehicle will be looked at for repairs.

"It is good to know that the people of Hickman County are caring people," he concluded.

CONQUERING THE SNOW - Hickman County Emergency Management Deputy Director Scott Smith stands atop a snow heap behind First Community Bank.

We want to hear from you!
If you have a question, comment, or complaint about something you saw in *The Hickman County Gazette,* or a suggestion, we'd love to hear from you!
270.653.3381 gazette3322@bellsouth.net

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Rachel Davis
Brenda Jones

See full obituaries on page 4.

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Life-saving blood still needed during inclement weather

So, what events and entertainments did the past snowstorms cancel for you?

Prep time for the ACT for the HCHS juniors.

A trip to see a newly-released movie.

An appointment to get 2014 taxes prepared.

An anniversary dinner at a favorite restaurant.

Sunday School and worship at your home church.

A trip to the store for necessary paper supplies.

An opportunity to donate blood.

Not only do the challenges of winter stop our daily routines, those challenges add extra worry for Red Cross blood drives.

Even when we can't continue our familiar, everyday routines, cancer patients still need essential care, accident victims require lifesaving blood products, emergency surgeries must be performed.

All of which make our responding to the upcoming community Red Cross blood drive more important.

On Monday, March 23, from noon until 6 p.m., donors are welcomed at the Young Center, welcomed and appreciated by the Red Cross staff and local volunteers who share conversation, good snacks, and heartfelt thanks for the extra efforts made to keep life's broad and generous experiences, even in winter.

Give the gift of life – please honor your appointment or stop by to join the amazing experience of blood donation.

Winter can't hamper our daily routines forever, but the lack of viable blood sources can. It's a preventable natural disaster, so join the vanguard.

Soybean Association applauds legislators on bills to lift embargo

March 4, 2015- The Kentucky Soybean Association commends U.S. Senator Rand Paul for joining senators Dick Durbin, Amy Klobuchar, Mike Enzi, Debbie Stabenow, Jeff Flake and Patrick Leahy for introducing legislation to lift the trade embargo with Cuba.

The measure, The Freedom to Export to Cuba Act, would eliminate legal barriers to Americans who do business in Cuba, pave the way for new economic opportunities for American farmers and businesses by boosting exports, and allow Cubans greater access to American goods.

"The Kentucky Soybean Association has been working with legislators on the various legislative efforts before Congress. We are pleased with the introduction of this legislation," says Mike Burchett of Calloway County, President of the Association.

A Senate bill was introduced in late January to lift all travel restrictions for Americans who want to visit Cuba as tourists. The House of Representatives introduced a similar travel bill, as well.

"Kentucky is a big producer of soy and corn. We have excellent access to railroads, rivers and shipping containers," says Gerry Hayden, a farmer from Calhoun who serves as vice-chair of the Soy Transportation Coalition. "It just makes sense that the U.S. would be the number one provider of soy and corn to Cuba if these restrictions are lifted. Our proximity and access to transportation would ensure a reliable supply chain and affordable transportation costs."

In 2014, U.S. ag exports to Cuba were approximately $300 million. In 2008, they were $700 million, with about half that value coming from corn and soybeans.

"We would like to get the U.S. ag export number back to the 2008 level and beyond. If the U.S. travel ban and embargo are lifted, it is easy to foresee our food exports dramatically increasing," Burchett added.

According to a January survey by the Pew Research Center, 63 percent of Americans approve of the Obama administration's decision to re-establish diplomatic ties with Cuba after more than 50 years. Also, 66 percent of people surveyed support going further and ending the decades-long U.S. trade embargo against Cuba.

"This is another outstanding marketing opportunity for Kentucky soybean farmers and the businesses who use our beans," says Kentucky Soybean Board Chairman Keith Tapp, a soybean farmer from Sebree. "This action could open a lot of doors for both soybean and meat exports. We're pleased to see support and progress on exploring future trade opportunities with Cuba."

The Freedom to Export to Cuba Act repeals the current legal restrictions against doing business with Cuba, including the original 1961 authorization for establishing the trade embargo; subsequent laws that required enforcement of the embargo; and other restrictive statutes that prohibit transactions between U.S.-owned or controlled firms and Cuba, and limitations on direct shipping between U.S. and Cuban ports, according to Klobuchar.

The Kentucky Soybean Association (KSA) is a membership organization serving Kentucky's soybean growers. KSA provides advocacy in Frankfort and Washington, D.C., to promote the interests of soybean farmers, and research, promotion and education programs that enhance soybean production and use. For more information, visit the website www.kysoy.org.

Planned Power Outage by Hickman-Fulton Counties RECC

Customers of Hickman-Fulton Counties Rural Electric Cooperative Corporation who are serviced by the Clinton Substation will experience a power outage beginning at 11:30 p.m., Saturday, March 14. The power outage could last up to 4 hours. This will affect those residing East of 781 S in Fulton County.

This outage will be one of three planned outages required in order for TVA to perform transformer maintenance. Over the next few months TVA will be scheduling two more planned outages.

Hickman-Fulton Counties RECC's Superintendent of Engineering and Operations, Ward Morgan, says service will be restored as quickly as possible. Hickman-Fulton Counties RECC apologizes in advance for any inconvenience this planned outage will cause its consumers.

For information on this outage please call 1-800-633-1391 or visit us on Facebook or our website www.hfrecc.com

Delinquent Taxes From Pg. 1

"The result of this is that the tax rate has to be eventually increased on the ones who do pay in order to meet the budget."

Gough said that it is the sheriff's and county attorney's responsibility to collect taxes, and that they may not be interested in doing so if they want to be re-elected.

Gough said that even though residents have the risk of losing their property if taxes go unpaid, some don't pay them because it takes time for the delinquent tax bill to catch up to them.

He said that if a property owner ignores letters from the third-party purchaser or chooses not to pay, foreclosure is imminent.

He said that while many believe that the third-party purchaser must wait 12 months before foreclosing, the truth is that the 12-month clock begins once the property is delinquent for 12 months. This means that if the property tax has been delinquent for more than one year, a third-party purchaser can foreclose immediately after initial attempts to collect have been unsuccessful. He said that in many cases, the delinquent taxes are paid without litigation.

KRS 134.452(3)(b) allows litigation fees of up to $2,000 to be charged for costs that arise due to the prosecution of collection remedies for the delinquent tax certificate.

It is also important to note that the tax lien is always the primary lien on the property, meaning that in the event of a foreclosure, the delinquent tax certificate, administrative expense, interest, and any reasonable litigation fees up to $2,000 must be settled before payment is made to other lien or mortgage holders.

Gough said that the laws changed in 2010 making the process more appealing for third-party purchasers. According to Gough, the two main changes were that maximum amounts were put in place for fees that the third-party purchaser could charge, and that litigation fees could be added to the lien. He says that the fees incurred are reasonable, and that of the $115 maximum administrative fee, $41 goes to the county clerk's office.

KRS 134.452(5) states "The General Assembly recognizes that third-party purchasers play an important role in the delinquent tax collection system, allowing taxing districts to receive needed funds on a timely basis. The General Assembly has carefully considered the fees and charges authorized by this section, and has determined that the amounts established are reasonable based on the costs of collection and fees and charges incurred in litigation."

Some property owners are caught off-guard by this process; especially owners of small properties or vacant lots, who can see the cost of the delinquent tax certificate swell to almost 1,000 percent of the original tax owed.

The process can be especially painful if someone buys a property without doing a title search, and is unaware of a tax lien that may be several years old. In such case, the current owner does not receive notice from the sheriff's office or county attorney, and is surprised by the very real threat of foreclosure.

Some believe this process is a license to steal, and that the General Assembly passed this law without regard to people who are legitimately having a hard time financially.

The intent of this article is not to argue whether or not this practice is ethical, but to further inform the public that a small tax bill that goes unpaid can turn out costing much more in the future.

Thunderstorms From Pg. 1

weather awareness. "In this age of smart phones, there are also weather apps that can give weather forecasts and National Weather Service watches and warnings information."

Each week during the month of March, The Hickman County Gazette will highlight specific areas of severe weather threats to our area. This week, we discuss the hazards and risks associated with thunderstorms and lightening. Last week, we featured severe floods. Next week's issue will contain information on tornadoes, severe weather notifications will be highlighted in the March 24 issue, and we'll wrap up the month with a detailed article on emergency kits on March 31.

Thunderstorms and Lightening

All thunderstorms are dangerous. Every thunderstorm produces lightning. While lightning fatalities have decreased over the past 30 years, lightning continues to be one of the top three storm-related killers in the United States. On average in the U.S., lightning kills 51 people and injures hundreds more. Although most lightning victims survive, people struck by lightning often report a variety of long-term, debilitating symptoms.

Other associated dangers of thunderstorms include tornadoes, strong winds, hail and flash flooding. Flash flooding is responsible for more fatalities – more than 140 annually – than any other thunderstorm-associated hazard. Dry thunderstorms that do not produce rain that reaches the ground are most prevalent in the western United States. Falling raindrops evaporate, but lightning can still reach the ground and can start wildfires.

Before Thunderstorm and Lightning

To prepare for a thunderstorm, you should do the following:

To begin preparing, you should build an emergency kit and make a family communications plan.

- Remove dead or rotting trees and branches that could fall and cause injury or damage during a severe thunderstorm.
- Postpone outdoor activities.
- Secure outdoor objects that could blow away or cause damage.
- Get inside a home, building, or hard top automobile (not a convertible). Although you may be injured if lightning strikes your car, you are much safer inside a vehicle than outside.
- Remember, rubber-soled shoes and rubber tires provide NO protection from lightning. However, the steel frame of a hard-topped vehicle provides increased protection if you are not touching metal.
- Shutter windows and secure outside doors. If shutters are not available, close window blinds, shades or curtains.
- Unplug any electronic equipment well before the storm arrives.

During Thunderstorms and Lightning

If thunderstorm and lightning are occurring in your area, you should:

- Use your battery-operated NOAA Weather Radio for updates from local officials.
- Avoid contact with corded phones and devices including those plugged into electric for recharging. Cordless and wireless phones not connected to wall outlets are OK to use.
- Avoid contact with electrical equipment or cords. Unplug appliances and other electrical items such as computers and turn off air conditioners. Power surges from lightning can cause serious damage.
- Avoid contact with plumbing. Do not wash your hands, do not take a shower, do not wash dishes, and do not do laundry. Plumbing and bathroom fixtures can conduct electricity.
- Stay away from windows and doors, and stay off porches.
- Do not lie on concrete floors and do not lean against concrete walls.
- Avoid natural lightning rods such as a tall, isolated tree in an open area.
- Avoid hilltops, open fields, the beach or a boat on the water.
- Take shelter in a sturdy building. Avoid isolated sheds or other small structures in open areas.
- Avoid contact with anything metal—tractors, farm equipment, motorcycles, golf carts, golf clubs, and bicycles.
- If you are driving, try to safely exit the roadway and park. Stay in the vehicle and turn on the emergency flashers until the heavy rain ends. Avoid touching metal or other surfaces that conduct electricity in and outside the vehicle.

After a Thunderstorm or Lightning Strike

If lightning strikes you or someone you know, call 9-1-1 for medical assistance as soon as possible. The following are things you should check when you attempt to give aid to a victim of lightning:

- **Breathing** - if breathing has stopped, begin mouth-to-mouth resuscitation.
- **Heartbeat** - if the heart has stopped, administer CPR.
- **Pulse** - if the victim has a pulse and is breathing, look for other possible injuries. Check for burns where the lightning entered and left the body. Also be alert for nervous system damage, broken bones and loss of hearing and eyesight.

After the storm passes remember to:

- Never drive through a flooded roadway. Turn around, don't drown!
- Stay away from storm-damaged areas to keep from putting yourself at risk from the effects of severe thunderstorms.
- Continue to listen to a NOAA Weather Radio or to local radio and television stations for updated information or instructions, as access to roads or some parts of the community may be blocked.
- Help people who may require special assistance, such as infants, children and the elderly or those with access or functional needs.
- Stay away from downed power lines and report them immediately.
- Watch your animals closely. Keep them under your direct control.

Information for this article was taken from the website ready.gov. More information on flooding is available online at www.ready.gov/flooding.

Deer From Pg. 1

Originally formed to help sportsmen donate their harvested deer to those who might otherwise be hungry, Hunters for the Hungry has been in existence in Kentucky in some form since 1988. With an estimated 684,000 people in Kentucky living in poverty, and one in every four children living in poverty, hunger is a very real issue for many right here at home.

Through the shared vision between Kentucky Hunters for the Hungry (KHFH) and its partners, including the Kentucky Soybean Board, those deer that farmers find to be a nuisance can go to feed the hungry people right here at home. Donated deer will be processed at no charge to the person who harvested it, and the meat will be given to the Kentucky Association of Food Banks, which serves all 120 counties in the Commonwealth in partnership with a network of over 1,000 local food pantries and shelters.

Venison is a lean meat, high in protein, and the deer are generally processed as ground venison to be used in soups, chili, etc.

The Kentucky Soybean Board has set aside enough money to process more than a hundred deer. At an average of 400 meals provided per deer, you can decrease the number of deer munching away on your soybeans while putting a hot meal on the table for someone less fortunate.

Additional information on how to donate deer, along with a current list of processors who participate in the program, may be found on the web at

http://kyhuntersforthehungry.info.

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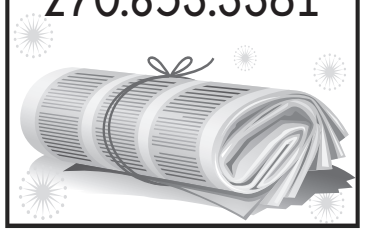

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EDITORIAL/NEWS

Friday the 13th

I have never been superstitious. I walk under ladders, our solid black cat crosses my path hundreds of times, and I really don't consider Friday the 13th an unlucky day.

So what is it about that day (there was one in February and also one this week)?

No hotels I have been in have a 13th floor… they go from 12 to 14.

MY VIEW

DENNIS RICHARDSON

Our eldest son was born on Friday, October 13th. He has not had any unusually bad luck to date. And his birth was normal… although it did storm that night.

Even if the number 13 is unlucky, why is it unluckier when it falls on a Friday?

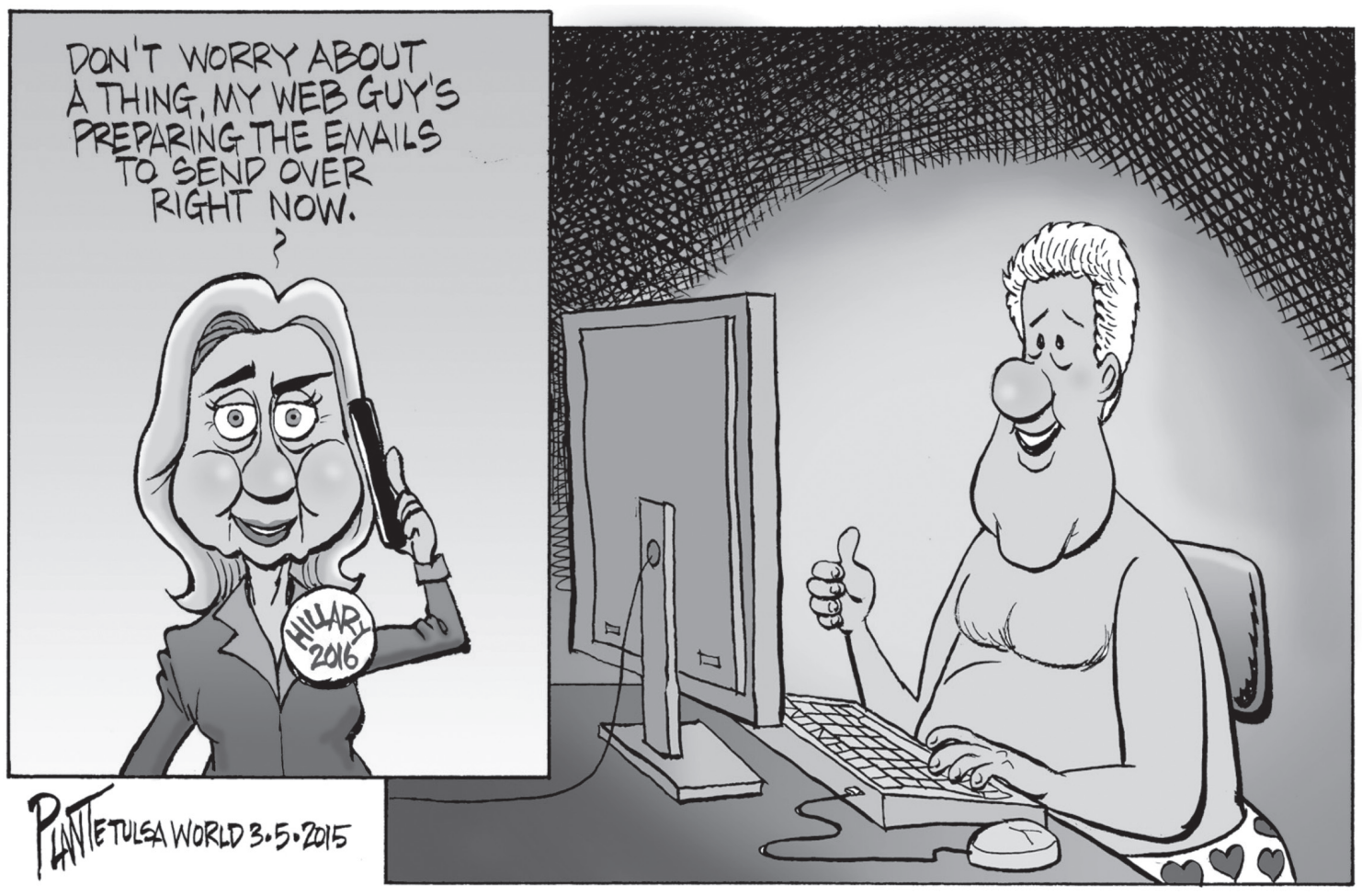
Any month that starts on a Sunday contains a Friday the 13th. There can be as many as three Friday the 13ths in a calendar year, like this year, in February, March and November.

Research says that the longest period that can occur without a Friday the 13th is 14 months.

For some reason it is reported that there are more Fridays that fall on the 13th than any other day. In a review of 4800 months, the 13th fell on Friday 688 times while Sunday and Wednesday were next with 687 times, Monday and Tuesday 685 followed by Thursday and Saturday at 684 times each.

If I were superstitious I would not start any trip on a Friday because according to Chaucer's Canterbury Tales, any Friday is considered to be an unlucky day to begin a journey or undertake any new projects.

Some people even consider the number 13 their lucky number.



It's good to be back

As many of you know, I took off for Orlando last week with my family for some warmer weather. Lena, the girls, and I left Friday afternoon to spend the night with my parents in Camden and then left early Saturday morning for the airport in Nashville.

THE WAY I SEE IT

DANIEL RICHARDSON

More than a few hiccups resulted in a last minute sprint to the terminal gate, then several awkward moments as I squeezed through the aisle with a car-seat over my head all the way to the back row.

After arriving safely in Orlando, our party of 10 loaded up in a rented 12-passenger van and headed for a condo in Kissimmee. A full itinerary took us through Sea World, Cocoa Beach, Medieval Times Dinner Theater, Disney World's Magic Kingdom, and Legoland.

Considering that this was our first trip with more than one child (we went to Florida two years ago when Emmalyn was nine months old), we had a great time. My crew was lucky enough to draw the master suite in the condo, so the four of us slept each night in a king-size bed. I awakened at 5:30 on most mornings to a toddler explaining to me that she wanted to go "in yonder," gesturing to the living room where her two cousins were sleeping on the pull-out sofa bed. After explaining that most people don't like to get up at 5:30 a.m. while on vacation, she was usually content to play Mr. Potato Head quietly in our room for a while.

We squeezed into the van early most mornings to head off to our various destinations, and I learned that as part of the early crowd, we were in the minority. When we arrived at Disney World at 7:30 a.m., I could almost count the cars in the parking lot on my fingers and toes. I was then almost convinced that we were the first party to leave the park as there was not an empty spot to be found when we left at 8:30 p.m.

We packed a lot of great stuff into a short pretty of time, and I have never been so tired after a vacation. But I can honestly say that I had a wonderful time spending the week with my family in Florida, and at the same time am very happy to be back in the routine.

Emmalyn (2) may not be as happy to be back, as she has already told me on multiple occasions that she is ready to go ride on an airplane again and go see Mickey Mouse. And of course, she wants to ride Dumbo again.

Legislative Update

FRANKFORT, Ky. (March 6, 2015) – As the General Assembly approaches the final days of any legislative session, the action increases with intensity. This past week was no exception. What was exceptional was the second statewide snowstorm and sub-zero temperatures, followed by power outages in the Capitol Annex offices that caused Frankfort come to a standstill.

Sen. Humphries

Despite having to cancel the last two days of session this week, bipartisan progress was made early in the week on important legislation.

A measure that would improve the lives of all Kentuckians was voted out of the Senate Appropriations and Revenue Committee last week. This week, it unanimously passed the full Senate. This legislation, known as House Bill 298, would fund a new research center at the University of Kentucky to house teams of scientists working to find solutions for cancer, diabetes and cardiovascular disease. First and foremost, the research center will help save lives. It is also projected to create 1,623 jobs and have an annual state and local tax impact of $5.6 million. It now awaits the Governor's signature.

Another bill to improve quality medical care for Kentuckians has now passed both chambers. Known as Senate Bill 10, the House, as did the Senate, unanimously passed this bill that will require the state to post a list of all Kentucky stroke hospitals and stroke centers online and distribute the list to local emergency services providers. The bill will also expand the types of stroke-care certification available to hospitals across the Commonwealth. I was proud to sponsor this bill to help folks in rural areas and across the state.

This week the House also passed Senate Bill 61 that would mandate health insurers to cover the cost of follow-up procedures resulting from a colorectal cancer screening. This bill has been established to remove the barriers for colorectal cancer screening without imposing additional deductible or coinsurance costs. The bill would apply to health benefit plans issued or renewed on or after Jan. 1, 2016, should it become law.

Two other bills passed both chambers this week. The first, House Bill 152, commonly called the "telecommunications bill," would deregulate current telephone requirements to provide more funding for Internet and mobile phone expansion throughout the state. The second, House Bill 168, was passed by the Senate and, if signed into law, would affirm that the state's three-tier system of regulating alcoholic beverage producers, distributors and retailers also applies to beer.

Next week, both the Senate and House chambers will convene Monday, Mar. 9 – Wednesday, Mar. 11. There will be several committee meetings held over those three days as we prepare our final bills and hearings before the Governor's veto session begins. The weather will not affect our planned sine die date of Tuesday, Mar. 24.

There is still time for you to share your concerns. As always, please contact my office in Frankfort toll free at 1-800-372-7181 or via e-mail at Stan.Humphries@lrc.ky.gov. The work of the Legislature can be accessed via www.lrc.ky.gov. We will sharpen our focus to the key remaining issues and do what we believe is best to create Kentucky jobs and strengthen Kentucky families.

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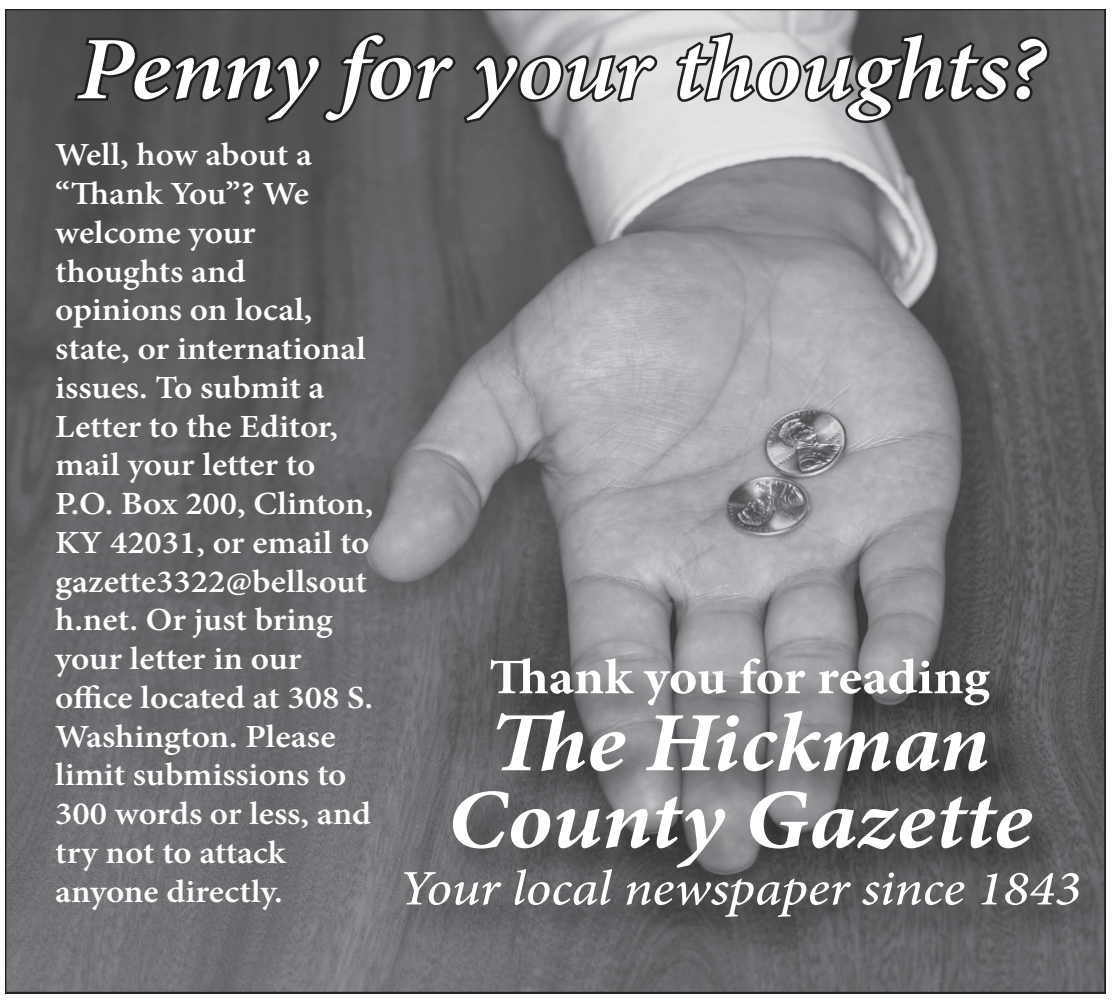
Penny for your thoughts?

Well, how about a "Thank You"? We welcome your thoughts and opinions on local, state, or international issues. To submit a Letter to the Editor, mail your letter to P.O. Box 200, Clinton, KY 42031, or email to gazette3322@bellsouth.net. Or just bring your letter in our office located at 308 S. Washington. Please limit submissions to 300 words or less, and try not to attack anyone directly.



Community News

Area Obituaries

Rachel Davis

Rachel Marie Davis, 79, of Clinton, Ky. died Wednesday March 3, 2015 at the Lourdes Hospital in Paducah.

She was a member of the New Harmony Baptist Church and worked as a certified medical aide at the former West Kentucky Manor in Clinton.

She is survived by her husband, Johnnie Lee Davis of Clinton; one son, Michael (Lisa) Lynn Davis of Clinton; and one granddaughter, Morgan Nicole Davis of Clinton.

She was preceded in death by one son, Johnnie Glyn Davis; one brother; and two sisters. Her parents were John William and Eula Mae West McAuliffe.

Services were at 1 p.m. Saturday, March 7 at Brown Funeral Home in Clinton. Rev. Tom Hoskins officiated, with burial in Pleasant View Memorial Gardens.

Donations may be made to the Clinton-Hickman Co. ICF Family Support Fund, 366 S. Washington St. Clinton, KY 42031

Brenda Jones

Brenda Joyce Jones, 73, of Sharpe, Ky., formerly of So. Fulton, Tenn. and Hickman County, Ky., died Tuesday, March 3, 2015 at Baptist Health in Paducah.

Brenda loved her family, friends and primitive-antique furniture. She was a member of First Baptist Church in Fulton, Ky. Brenda's Antiques was known far and wide and she was a local expert in primitive furniture. She loved the stories that accompanied each piece of furniture as much as the furniture itself. She had a talent for making friends everywhere she went and many of her friends go back to her childhood years.

Surviving are two children, Rick and Rhonda; one grandchild, Charles; one brother, Auval Lonzo Gunter, Jr.; her former husband, Mike Goodwin; and several nieces and nephews.

She was preceded in death by her husband, Charles Henry Jones; three sisters, Betty Jo Jones, Sarah Jones; and Frances M. Landuyt; and one brother, William "Bill" Gunter. Her parents were Auval Lonzo and Willie Pauline Gunter.

Services were at 3 p.m. Sunday, March 8 at First Baptist Church in Fulton, with interment in Cayce Methodist Church Cemetery.

Memorial may be made to the American Cancer Society, c/o 302 Carr Street, Fulton KY 42041.

Columbus Cemetery Association will meet on March 15

Columbus Cemetery Association will meet Sunday, March 15th, at Columbus City Hall at 3:00. All Columbus residents and interested parties are invited to attend and participate. Issues of interest related to the cemetery will be discussed at the meeting. Donations to the cemetery can be made at this time or by sending them to: Columbus Cemetery Association, P.O. Box 164, Columbus, Ky. 42032.

Jackson's Chapel Church will have pancake breakfast

Jackson's Chapel Church will have a pancake breakfast March 28 from 7 – 11 a.m. $5.00 for all you can eat. Tickets are available from any church member or by calling 270-653-4345 or 270-653-4388. Everyone Welcome

RESCHEDULED

In the Presence of Jehovah

A Mini-Drama
Presented by First Assembly of God Church
Sunday night March 15, 2015
6:00 p.m.

We will be portraying a day in the life of a homeless man, who has lost all purpose for living and all hope for his future. Please come and join us for this presentation and see how a young youth pastor reaches out to the man and helps him find the answer to all of his problems.
Everyone Welcome

Scholarship helps high school students take dual credit classes

FRANKFORT, Ky. (March 6, 2015) — Kentucky high school juniors and seniors have until May 15 to apply for a scholarship to help pay for dual credit classes taken at a Kentucky college or university.

The Mary Jo Young Scholarship, named for a former member of the Board of Directors of the Kentucky Higher Education Assistance Authority (KHEAA), provides assistance with tuition and textbook expenses for up to two classes each semester. Scholarships can only be used in the fall and spring semesters.

To be considered, students must be in grades 11 or 12 during the 2015-2016 academic year. They must have at least an 18 ACT composite or earn at least a 2.5 GPA during the 2014-2015 academic year. Priority is given to students eligible for free and reduced-price lunch.

The application is available on www.kheaa.com. Students must apply through their www.kheaa.com account.

KHEAA is the state agency that administers the Kentucky Educational Excellence Scholarship (KEES), need-based grants and other programs to help students pay their higher education expenses.

To learn how to plan and prepare for higher education, go to www.gotocollege.ky.gov. For more information about Kentucky scholarships and grants, visit www.kheaa.com; write KHEAA, P.O. Box 798, Frankfort, KY 40602; or call (800) 928-8926, ext. 6-7372.

SENIOR CHATTER
by Rhonda

Hopefully everyone will be getting back in to their daily routines. No more snow!

The Center had to be closed several days last week due to Old Man Winter. I hope and pray Mother Nature makes her mind up! I think she is confused at this point. Spring is just a little over a week away.

Our Center , E -learning Center & Exercise Centers are open daily from 8 a.m. to 4 p.m. On Monday & Thursday 4 p.m. to 8 p.m. there are extended hours for the E- learning Center. There are computer monitors to assist you, and on Saturday from 9 a.m. until 1 p.m.

If you would like to join us for lunch give us a call or stop by at 11 am. Everyone Welcome!!!

**** Menu****

Tuesday, March 10 - Bbq pork, lima beans, cucumber salad, sliced strawberries, skim milk
Wednesday, March 11- Meat loaf, roasted potatoes, glazed carrots, whole wheat roll, fruit cup, skim milk
Thursday, March 12 - Baked chicken, baked potato, seasoned cabbage, wheat bread, sliced pineapple, skim milk
Friday, March 13 - Baked Ziti, tossed salad, whole wheat roll, black forest cake, skim milk
Monday, March 16 - Fish Sandwich, macaroni & cheese, coleslaw, brownie , skim milk

Activities

Monday - Friday 10:30 Walking Program
Tuesday, March 10 - 10:00 Bro. Max Cooper Devotion 12:00 Lucky Bingo
Wednesday, March 11 - 10:00 Ribbon Dancing 12:00 Lana Livigni Lifeline Home Care
Thursday, March 12 - 10:00 Exercise Center 12:00 Word Search
Friday, March 13 - Lisa Adams Ext. Office How Sweet It Is 12:00 Grocery Shopping
Monday, March 16 - 10:30 Walking Program

It's not the years in your life that count. Its the life in your years!
Have a blessed week!

66th Annual Cuba-Pilot Oak School Alumni dinner

The 66th annual Cuba-Pilot Oak Alumni dinner will be Friday, April 3, 2015 at Cuba Church of Christ Fellowship Hall. Registration will begin at 5 p.m., with dinner served at 6 p.m.

The Cuba High School class of 1965 will be the "honored" 50 year class. The class of 1955 will also be honored.

All former students, graduates, or teachers of both of these schools are invited and urged to attend, visit, and renew old friendships. If you have pictures, yearbooks, school papers, or any memorabilia related to the school, the will be tables set up to display them.

Everyone who attended either of these schools, for even a short period of time, is invited to come back to Cuba and visit with classmates, former teachers and friends from the past.

The meal will be catered by Holmes Restaurant and the cost will be $12.50 per person. Reservations are needed and may be made by calling any of the following by Friday, March 27.

Mike Goodwin – 270-382-2261
Linda McPherson Colley – 270-705-6042 270-328-8247
Gail Sanderson Stroup – 270-519-2097
Ann Page Mitchell – 270-247-6796
James Sullivan – 270-376-2395
Ann Dobson Rushing – 270-554-3726
Martha Redden Tubeville – 270-376-5569
Deanie Seay Doster – 270-247-9949
Gayle Roberts – 270-468-0639

JOY
Vida McClure

My friends did you sit, looking out the windows admiring the beautiful snowflakes drifting (blowing) in the air, covering the earth around you last week – a pure blanket of white? Then at night see the moonlight shining across the glistening white ground so serene – even romantic.

But then the beautiful white turned into dangerous roads/driveways and then came dirty heaps of white/black snow – keeping us confined – winter blues knocked at your door and did you then wonder: How long??? I have read books, watched reruns on TV, put puzzles together and now I cry out to whomever is near: "LET ME OUT"!!!! And I don't mean to go sledding – I'm too old for that!

The time has arrived! Release is coming! Time to get your bodies out of that chair; time to breathe the fresh air and it is actually above the freezing mark because JOY has something planned for us to help celebrate that release.

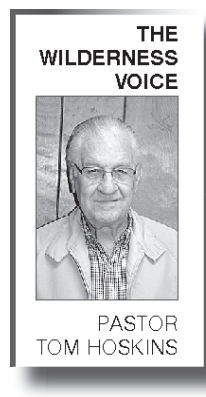
Do you remember, "dancing with old stockings" last year? (I don't mean ladies dancing to get those panty hose on after gaining a couple of pounds during the winter. You men can dance with stockings too) - You remember the dance last year???? If you do, great, you know what to expect. You don't remember??? Well, let me tell, come to the Young Center on Tuesday, March 17 at noon expecting to dance with old stockings AND chase those winter blues right out the door!!! Dr. Gregory Waldrop will be guest entertainer (yes, preacher can entertain sometimes). He will bring along some of his folks from Fountain Avenue United Methodist Church and fun will begin! Can't tell you everything – just come with high expectations!

Did I tell you this is potluck – that mean bring your "pot" (make it two – one for us and one for our guest) filled to the brim. Forget about the meat because JOY will be furnishing the meat – but "show your stuff" and bring your other delicious side dishes. Don't forget the desserts! (As usual JOY will furnish the coffee to go with your pie plus other drinks!)

Twelve (12:00) noon – Tuesday, March 17 – be at Clinton First United Methodist Church Young Center. Be helpful and call the church at 653-3241 to let us know you and whomever else you want to invite will be with us. Otherwise, we just might not have enough meat or even a chair sit in because Greg will give us opportunities to sit down part of the time (I hope – after all - my movements are getting somewhat slower – hope you haven't noticed)! And there will be some (maybe me) that will want to sit and watch the activities – even that will be fun!

NOTE: Clinton First United Methodist JOY (Just Over Youth) – noon – Tuesday, March 17. Everyone is invited. We don't check church membership or your age! If you need transportation, please let us know when you make your reservations! By the way MEN only: there will be a special door prize – sorry ladies – your day will come!

RICHES



I am thinking now of some poor window or widower living in a low rent housing complex or a tiny apartment with only a small check each month to survive. Often it's a decision between medicine or food, or medicine or turning the temperature down to 60 degrees on a cold winter day. Such ones are often forgotten by a busy world, but not forgotten by God. There is a thumb worn bible lying on a little table by a thread-bare arm chair in the small sitting or living room bearing testimony the occupant loves God and his word. It is open to Psalm 37:16, "A little that a righteous man has is better than the riches of many wicked."

Though poor in this world's goods such a one is rich in heavenly rewards. The wicked man's riches cannot come close to comparing to the righteous man's rewards in this world or the world to come. Better to be poor and please God than rich and reside with the haters of God and his people. "For the arms of the wicked shall be broken, (they will be defeated), but the Lord upholds the righteous" (v17).

Had you rather be poor and righteous and have a home in heaven, or rich and wicked and your eternal dwelling be hell? Living in our materialistic society that might be a difficult question for many.

What's your answer?

Beelerton Buzz
By Tammy Byrd

We welcome the warmer temperatures this week!!

Happy birthday wishes to Carol Batts Stuart and David Humphreys on the 8th, Sherry Roberts on the 9th, John Wayne Jackson on the 12th, Lisa Swift Allen and Steve Jackson on the 13th, Kerry Lawrence, Jeff Conn, and to Braxton Ray Gunter on the 14th. May your birthday be a sunshining day!

Welcome home to James N and Sandra Vaughn after a winter's stay in Gulf Shores! Recently Clyde & Celia & Lori Batts, Mark & Vicki Batts, Jason & Tonya Batts, and Eric & Nicole Batts attended a surprise birthday honoring Kevin Batts. They also got to see he and his wife, Layton's new home in Madisonville,Ky. Congratulations to them! Paul & Katie Beck, Nancy Conn, Brent Vaughn, Dale Batts, and Craig Batts recently enjoyed a week's vacation in Gulf Shores.

Dale Batts and Helen Bostick attended the wedding of Suzanne Frye, daughter of Susan Bostick Hayes in Florida. This is Helen's granddaughter and the wedding was within a short distance of her son, John Bostick so a visit with him was enjoyed, also.

No church services today at Mt. Zion or Wesley due to the snowed in driveways. I heard a lot of good Samaratian examples took place this past week due to the heavy snow that we received. Again thankful for our close knit community that we live in.

I have been seeing a lot of Cardinals (red birds) recently. Come to find out March is their mating season. Some interesting facts include both male and females sing all year round, the female a more elaborate song. They do not seem to need a lot of sleep, therefore you may hear them singing well before sunrise. They do not migrate and as a result live their entire lives (lifespan of 15 years) within 1 or 2 kilometer radius of where they were born. It is the official bird of 7 states including Ky, Ill., Ind, N Carolina, Ohio, Va., and West Va. They are good parents, the male sharing in the duties of feeding, caring, and protecting both the mom and babies. While caring for his family the male's bright red color will change to a duller shade of brown and his appearance more like that of his mate. This serves as a camouflage in helping him to fulfill his duties as a dedicated parent. Their appearance alone exemplifies health, strength, vitality, and faith. As you see one they remind us to keep the faith! Whenever I see one they get my attention as a reminder that God is with me. Back in 2004 when we lived in Miss. I had the experience of seeing a Cardinal at the most unusual times and places during our first months there. Truly it became a reminder to me whether it was early in the morning or at noon, and when no one else saw it but me that God was with me in Miss. and that holds true for today.

Our prayer concerns include Bro. Ronald Cruse (upcoming eye surgery), Richard McCarver (upcoming shoulder surgery), Cliff Humphreys Sr (knee ailments) Nancy Wolverton, the nursing home residents, our nation and leaders, and our military. Our Christian sympathy to the Jimmy Poe family.

In closing every person lives in one of two "tents" - either content or discontent. Have a blessed week!

Ministerial Alliance will have fund raiser for the Mission House March 20

The Hickman County Ministerial Alliance will host a fund raiser for the Mission House called Soup Bowls for Missions, on Friday, March 20, from 5 – 7 pm, at the First Baptist Church Family Life Center.

You may be familiar with this concept. A local potter has donated 200 beautiful pottery bowls to be filled with soups or chilies. An individual can purchase a handmade bowl and then eat all the soup and chili that they would like. A minimum donation of $15 is requested for a pottery bowl. You may purchase a tickets for the bowls through your local church.

Only 200 pottery bowl tickets will be sold. So get your order in quickly. There will be regular bowls available for all to eat soup and chili for a donation.

This will help individuals, in Hickman County, who need some kind of assistance to be helped through the Mission House Ministry.

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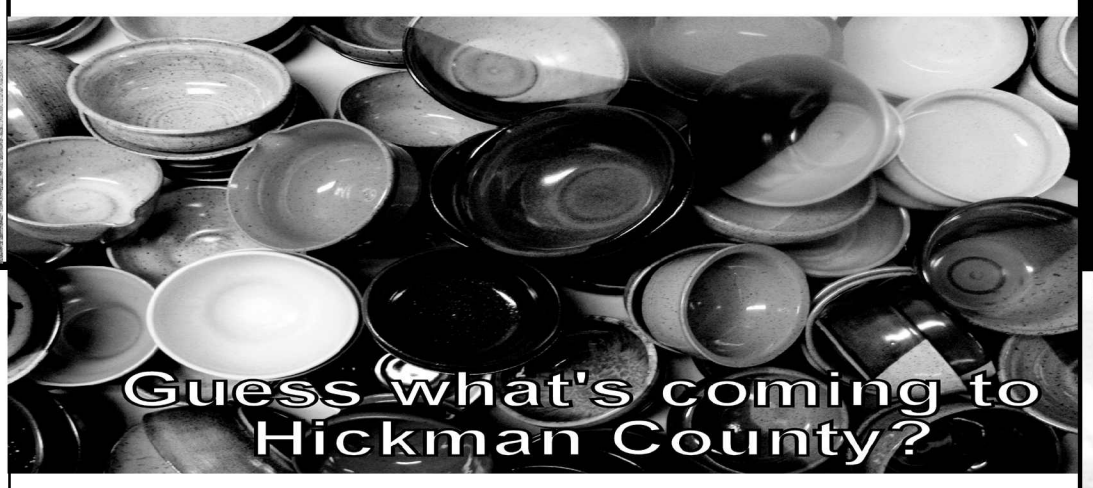
Ministerial Alliance will have fund raiser for the Mission House March 20



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through the Mission House Ministry.

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286 US Hwy. 51 N., Clinton, KY, 270-653-4432
NEW LIFE FAMILY WORSHIP CENTER
300 Rice Ave., Fulton, KY, 270-472-2726

BAPTIST

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Circle Road, Clinton, KY
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State Route 924, Crutchfield, KY
DAVID'S CHAPEL
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1522 Liberty St., Hickman, KY, 270-236-2300
FIRST BAPTIST
205 E. Moulton St., Hickman, KY, 270-236-2424
FIRST BAPTIST
320 Mayfield Rd., Clinton, KY, 270-653-4304
GREEN VALLEY BAPTIST
406 Blair St., Clinton, KY, 270-653-4645
JOHNSON CHAPEL MISSIONARY BAPTIST
Holly St., Hickman, KY, 270-236-2434
LAKE CHAPEL MISSIONARY BAPTIST
1318 S. 7th St., Hickman, KY, 270-236-4569
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1273 Midway Rd., Hickman, KY, 270-236-2838
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95 Wiley Rd., Moscow , KY
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6914 State Route 94 E, Fulton, KY, 270-472-0965
MT. GILEAD BAPTIST CHURCH
Columbus, KY
MT. MORIAH BAPTIST CHURCH
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MT. SINAI BAPTIST
5954 State Route 123 W., Oakton, KY, 270-653-3488
NEW BETHEL BAPTIST
Hwy. 307 S., Clinton, KY
NEW BRYANT'S CHAPEL FREEWILL BAPTIST
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NEW HARMONY BAPTIST
73 Brent Rd.,Clinton, KY, 270-653-2232
NEW HOPE BAPTIST
Hwy. 1529 E., Clinton, KY
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903 Moscow Ave., Hickman, KY, 270-236-9233
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Clinton, KY
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Union City Hwy., Hickman, KY
SASSAFRAS RIDGE BAPTIST
1216 State Route 653, Hickman, KY, 270-236-2865
SECOND BAPTIST
1563 US Hwy 51 S, Clinton, KY
SPRING HILL BAPTIST
RR 2, Clinton, KY, 270-376-2144
WEST HICKMAN BAPTIST
1003 Broadway St., Hickman, KY, 270-236-2342

CATHOLIC

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ST. DENIS CATHOLIC
Route 1748, Fancy Farm, KY
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504 Eddings St., Fulton, KY
ST. JUDE CATHOLIC
308 Mayfield Rd., Clinton, KY, 270-653-6869

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North Washington, Clinton, KY

CHURCH OF GOD

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Hickman, KY

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195 State Route 94 W, Cayce, KY, 270-838-6882
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Depot St., Crutchfield, KY
FIRST UNITED METHODIST
210 S. Washington St., Clinton, KY, 270-653-3241
FIRST UNITED METHODIST
200 Carr St., Fulton, KY, 270-472-3514
FIRST UNITED METHODIST
105 Wellington, Hickman, KY, 270-236-2305
MOORE'S CHAPEL AME METHODIST
202 S. Jefferson St., Clinton, KY, 270-653-3888
MT. PLEASANT UNITED METHODIST
1738 State Route 1708 E., Clinton, KY, 270-653-2128
OAKWOOD UNITED METHODIST
Corner of 239 & 123, Clinton, KY
RUSH CREEK UNITED METHODIST
Rush Creek Road, Hickman, KY
SHILOH UNITED METHODIST
Shiloh Church Rd., off Hwy. 288, Clinton, KY
THOMAS CHAPEL CME METHODIST
1207 S. 7th St., Hickman, KY, 270-236-9538
WESLEY UNITED METHODIST
Hwy. 1529, Fulton, KY

OTHER

CHURCH OF CHRIST HOLINESS 1406 Nelson St., Hickman, KY
HOPE COMMUNITY CHURCH 206 James H. Phillips Dr., Clinton, KY
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For Your Information

Social Security Matters

by AMAC's Certified Social Security Advisor C.J. Miles
Association of Mature American Citizens

QUESTION: My wife and I are getting to the point where we want to look into filing for Social Security. We have a lot of questions about how and when we should file. We are hearing so many different things about what to do and what not to do and we are just getting really confused. I decided to buy a book on the subject, but there are so many to choose from and I don't want to waste my money. Do you have any suggestions for us to help us just get started?

ANSWER: You are definitely not alone; many people feel this way. The number one thing I recommend is what you are already doing – educate yourself and make a decision based on what is right for you. It may be a daunting task, but it will definitely be worth it in the long run.

With that being said, there are two things in particularly you should get from the Social Security website. First, you should get your Social Security Statement. If you don't already have this, you can view it online by creating a mySocialSecurity account at www.ssa.gov. Your mySocialSecurity account will allow you to do multiple things, but for now, use it to review your Social Security Statement. Your wife should also create one for herself. Even though you two are married, you cannot view each other's records. The Social Security Statement will show you estimated benefit amounts at ages 62, 66 (full retirement age), and 70. It will also tell you other estimated benefit amounts, such as disability benefit, surviving spouse benefit, and maximum family benefit. The statement also shows all of your lifetime earnings that were used to calculate your benefit.

The second thing you should get from the Social Security website is a publication called "Retirement Benefits". Although it is not a comprehensive explanation of filing strategies and rules, it is intended to get you started and explain the basics, such as eligibility, family members' benefits, working while getting Social Security, Medicare, how to apply, and other basic information you need to know. You can access the most recent issue of this publication on the Internet at http://www.socialsecurity.gov/pubs/EN-05-10035.pdf.

Once you have gone through these two documents, you may end up with more questions than answers – but there is nothing wrong with that. This will at least provide you with some basics to steer you in the right direction. Write down your questions as you think of them, and do not hesitate to get the answers before making your decision.

QUESTION: I filed for my Social Security retirement benefits at the age of 62, which gave me reduced benefits. So I decided I would be better off working until my full retirement age and realized it was a mistake to file. Do I have the option to cancel my application?

ANSWER: Yes you do. As long as you filed within the past year, you can file the form "SSA-521", which is a "withdrawal of application". The good news is that if you choose this option, you will not be required to pay interest or penalties, and you can refile for your Social Security benefits at a later time as if you had never filed before. The bad news is that you will have to repay any benefits you received thus far. After you file the SSA-521, the Social Security office will send you a letter indicating how much you owe based any payments you have received so far. For income tax purposes, make sure you keep records of both benefit payments Social Security made to you and payments you paid back. If you are on Medicare and are having your Medicare premium deducted from your Social Security payments, make sure you contact your Medicare agent and let them know you are withdrawing your Social Security application. That way your coverage will continue and Medicare will bill you for your premiums.

To ask a question about Social Security contact AMAC's C.J. Miles at cmiles@amac.us.

The information contained in this article is for general information purposes only. Every individual's situation is unique and you should make your benefit choices according to your personal needs. Furthermore, AMAC and its affiliates do not provide legal or accounting services. Please contact a licensed professional for such advice.

Area Announcements

The Mission House distributes CSFP (Cheese) Commodities monthly to Hickman County residents who are 60 years or over, meet the income guidelines, and are pre-registered. Pick up dates are Thursday & Friday after the third Tuesday of each month.

Every Monday:

• AA meets at 8 p.m. at First United Methodist Church in Clinton.

First Monday:

• Masonic Lodge 131 F&AM meets the first Monday night of the month at 7:30 p.m.

Second Monday:

• Library Board meets the second Monday at the library at 4.

• **The Hickman Co. Arts Council** will meets the fourth Monday of each month at 4 p.m. at the Young Center. The public is invited to attend. www.hickmancoarts.com.

Every Wednesday:

• 7 a.m.- Community Prayer Service at First United Methodist Church.

• **The Hickman Co. Museum** is open every Wednesday from 1 - 4 p.m..

• **Hickman Co. Memorial Library** Open Tuesday through Friday from 2-5 p.m. and Saturday, 9:30 a.m. - 12:30 p.m.

• **Clinton City Council** meets first Monday of the month at 6 p.m. at Clinton City Hall and **Columbus City Council** meets at 6 p.m., the first Monday of the month at Columbus City Hall.

• **The Hickman County Board of Education** meet the third Thursday of every month

• **The Mission House** is open Mondays, Thursdays, Fridays and first Saturday of the month.

• **The Hickman Co. Historical and Genealogical Society Center** is open Wednesday & Saturdays from 1-4 p.m. For appointment, call LaDonna Latham at 653-4190 or Norma Gene Humphreys at 653-6208

• **Hickman County Fiscal Court** will meet Thursday, March 12 at 6 p.m.in the County Judge Executive office.

Classifieds

FOR RENT

Clinton Hills Apartments now has available 1, 2, and 3 bedroom units. Rent based on income. Mon. & Thurs. 9 p.m. -12 noon. Call (270) 653-6218 TDD#711.
Equal Housing Opportunity

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Equal Housing Opportunity.

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Cataract surgery
Jackson Purchase Medical Center
Mayfield, Ky.
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B &D Seamless Gutters- residential and commercial, fully insuranced, free estimate. No job too big or small. Call Brandon at 270-207-0774 or Dean at 270-254-0544.

LOST

Lost Dog in Fulgham, Ky. brown male with short legs and long body and tail. Last see on March 5. If any information please call 270-653-3014 or 270-254-0550.

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Fri., March 13 – Thurs., March 12
SELMA PG-13
Fri. 7:00 & 9:30; Sat. 1:30, 4:00, 7:00, 9:30; Sun. 1:30, 4:00, 7:00; Mon. thru Wed. 7:00
CINDERELLA PG
Fri. 7:00 & 9:15; Sat. 1:30, 4:00, 7:00, 9:15; Sun. 1:30, 4:00, 7:00; Mon. thru Thur. 7:00
Advance show Thurs., March 19
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IMPLEMENTS OF EVERY DESCRIPTION!!
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News/Finance

Rapid Response Team to meet with dislocated workers

As the closing date (March 31) of Parkway Regional Hospital moves closer dislocated employees are learning what options are available to them. The West Kentucky Workforce Investment Board (WKWIB) along with the Rapid Response Team of the Mayfield Career Center are scheduled to meet with Parkway Regional Hospital (PRH) employees on Thursday, March 12 to prepare them for this dislocation. Meetings are designed to inform employees about the variety of services available from local, state and federal programs, Meetings are scheduled for 10 a.m., 11 a.m. and 1:30 p.m. and will be held in the PRH Conference Room.

A rapid response meeting is the first step in informing workers of the many resources that are available to assist them toward re-employment. Rapid Response provides information about unemployment insurance benefits, training programs, area job openings, job-ready skill development, career assessment and counseling, and support in meeting financial and family obligations. The Fulton County-Hickman County Economic Development Partnership (FCHCEDP) is helping to sponsor the meetings.

Many of the affected workers have already sought help from websites, community leadership, and the Mayfield Career Center, registering for job search and establishing unemployment claims. During the Rapid Response meeting, dislocated workers will be asked to complete surveys that will assist the WKWIB and Fulton County's leadership to plan for future services such as re-employment workshops.

The WKWIB is responsible for development of the One-Stop Career Center System within the Purchase/Pennyrile Workforce Investment Area. Centers provide employment and training services to individuals within the 17-county area as well as program administration, oversight, and service delivery of Department of Labor initiatives. Through four main Career Centers and thirteen satellite sites, various workforce agencies, also known as Partners, join together to develop a seamless delivery of services. Mandated partner agencies include: Kentucky Office of Employment & Training; Kentucky Farmworker Program; Kentucky Office of Vocation Rehabilitation; Kentucky Office of the Blind; Kentucky Community & Technical College System; Purchase Area Development District; Pennyrile Area Development District; Job Corps; Kentucky Adult Education; Experience Works and West Kentucky Allied Community Based Services.

For more information about the WKWIB, please contact Sheila Clark, Executive Director at (270) 886-9484 or visit their website at www.wkwib.org

Survivor registration open for Relay for Life

The American Cancer Society Relay For Life of Hickman County provides the local communities a chance to help raise awareness and support for the fight against cancer.

Any business, church, civic group or family can register to be part of the 2015 event by visiting www.relayforlife.org/hickmanky or by calling (270) 444-0743. This year's Relay For Life will take place on Friday, June 5, from 6 p.m. until midnight at Hickman County High School.

"Relay For Life draws attention to the progress being made in the fight against cancer," said Suzette Rives, local Relay For Life volunteer event chair. "Many participants are our family, friends and neighbors who have faced cancer themselves. Their involvement helps brings hope that, together, we can eliminate cancer as a major health problem."

Teams are encouraged to come out that evening to walk, eat and participate in games, activities and entertainment, as well as special ceremonies to recognize cancer survivors and those who have passed away from cancer.

Survivors will help kick off the event with the Survivors Lap while the rest of the event's participants surround the walking path to cheer. Later will be the Luminaria Ceremony with illuminated bags to recognize survivors and caregivers, and also honor and remember those who have passed away from cancer.

Any cancer survivor and those currently battling cancer can register to be recognized during the survivor lap by calling 270-254-6222, 731-446-8029, or 270-748-9176.

Participating teams are also asked to raise funding to support the American Cancer Society and help educate people about cancer prevention and early detection, provide programs and services such as Hope Lodges in Nashville and Memphis, 24/7 access to cancer information and assistance, and free wig rooms for cancer patients at ACS offices in Paducah, and fund cancer research grants to find better ways to detect, treat and prevent cancers.

For more information on the American Cancer Society or for connections to local, available resources for cancer patients and caregivers, call 1-800-227-2345 or visit www.cancer.org.

Harts welcome Drake Tucker

Dusty and Rhiannon (Tucker) Hart of Hickory announce the birth of their son, Drake Tucker Hart, born at 12:28 p.m. Tuesday, March 2, 2015 at Lourdes Hospital. He weighed 8 lbs. 4 ozs. and was 19 ½ inches long. He joins a brother, Kannon Derek Hart, who is three old.

Grandparents are Don and Mary Jane Tucker of Mayfield, Ky. and Danny and Melva Hart of Hickory.

Great grandparents are William W. and Sarah Johnson of Mayfield and Mildred Tucker of Mayfield.

Great great grandparents are Jesse Hargrove of LaCenter and Dudley and June Hart of Hickory.

Study shows Kentucky voters value local banks

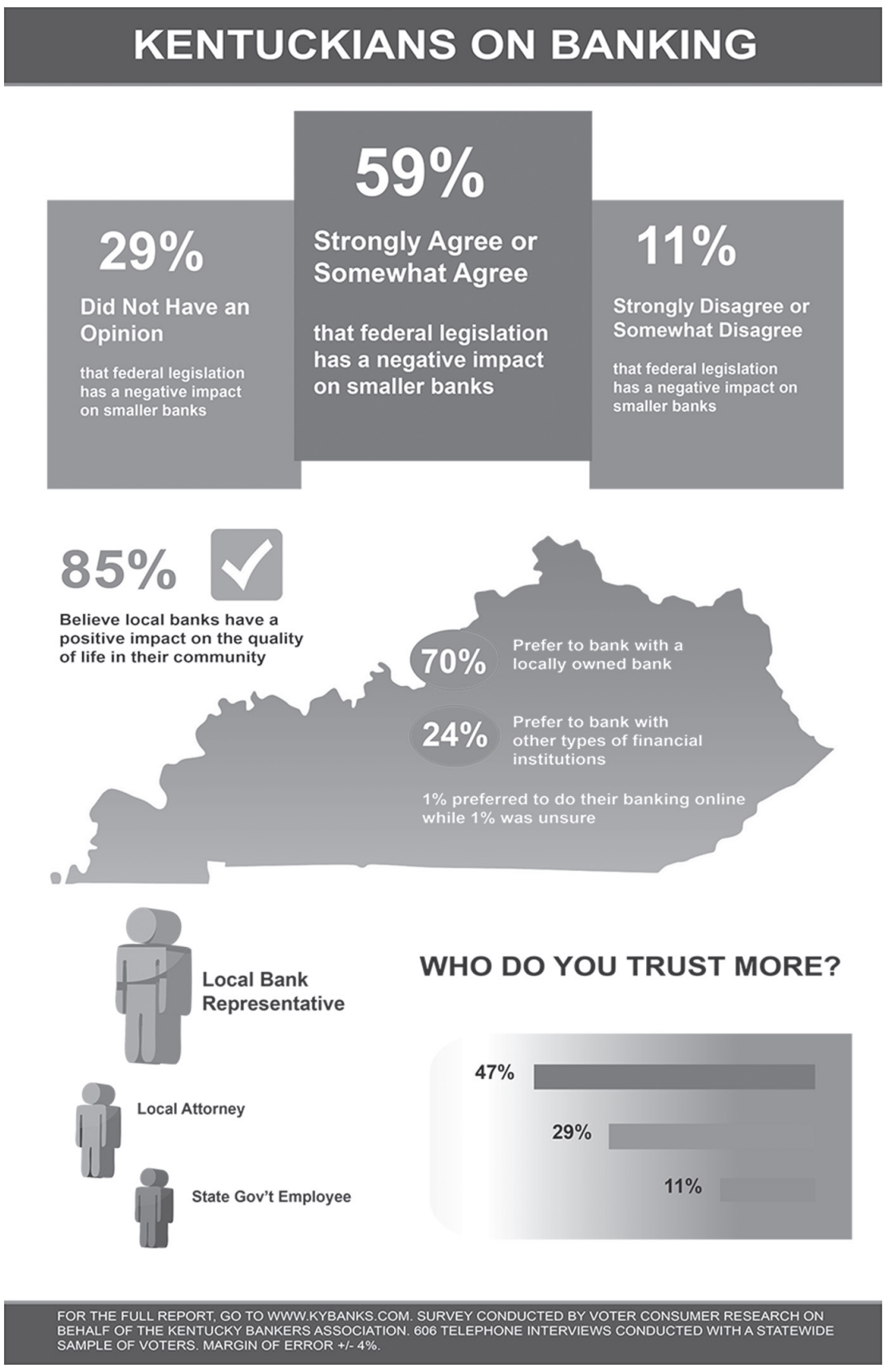
LOUISVILLE, March 2, 2015 –Voter / Consumer Research recently conducted a statewide survey of registered voters, asking various questions to capture their opinions on state government officials, the economy, and financial institutions. Over 600 Kentucky voters were polled with demographics including age, gender, party affiliation, political ideology (Moderate/ Conservative/ Liberal), region and income level.

One question that stood out from the survey was the impact that local banks have on the quality of life in the community in which they reside. A tremendous majority, 85%, of those surveyed agree that banks play an integral role in their community. When asked who they would trust more between a state or elected government employee, a local attorney, or their local bank representative, 46% said they would trust their local banker over the others. 29% responded they would trust a local attorney and 11% said they would trust a state or elected government official. Although national media coverage tends to obscure the reputation of bankers, specifically coverage following the 2008 recession, this survey substantiates the trusted role of the community banker in Kentucky.

Top concerns for participants included the economy (51%), healthcare (37%), education (35%), state taxes and spending (22%), illegal drugs (17%), and the environment (10%). National polling shows increased optimism about the economy, but in Kentucky only 26% believe the economy is better than one year ago.

Most voters did not know enough about state regulation of banking to answer questions about the topic, however, participants distinctly agreed that federal banking regulations have made doing business more difficult for smaller banks without heading off a financial crisis caused by Wall Street institutions.

Overwhelmingly, respondents preferred to do business with a locally owned bank (70%) as compared to other types of financial institutions. The local bank preference establishes the importance of community banks as trusted, proven municipal patrons in Kentucky's counties. To access the full Voter / Consumer Research report, visit www.kybanks.com.



About Kentucky Bankers Association

The KBA is a nonprofit trade association that has been providing legislative, legal, compliance and educational services to its member institutions since 1891. KBA's directors and staff work together with its members to make the financial services industry a more effective and successful place to work. The strength of the KBA is bankers unifying as an industry to speak as one voice.

About Voter / Consumer Research

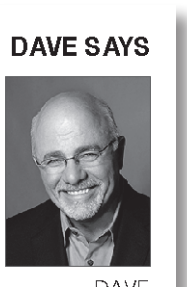
Voter / Consumer Research provides public opinion research to clients in the issues management and political marketplace. Our clients include corporations, associations, political candidates, I&R campaigns, IE campaigns and Republican Party committees.

The problem with being impulsive

Dear Dave,

I have a problem with impulse spending. I switched to a debit card so that the money comes straight out of my checking account, but I still buy things I know I shouldn't. Should I stop using the card?

Lauren



Dear Lauren,

Debit cards are great. You can't spend money you don't have with them like you can with a credit card, but you've still got to budget carefully and give a name to every single penny of your income. Otherwise, you can still overspend.

When I made the decision to get intentional with my money, I just used cash. It's hard to spend it when you don't have any on you. It's a tough thing, I know, but you have to make a conscious decision to start living differently. You have to get mad at the things that steal your money a dollar or two at a time, and you have to put your foot down.

Try looking at your life as a whole, not a moment at time. All the moments you're living right now will have either a positive or negative effect on your future. I decided I wanted the greater, long-term good, so I gave up on the short-term stuff.

Trust me, Lauren. The greater good is worth the sacrifice. But until you make that decision for yourself, you won't do it.

—Dave

Doing without

Dear Dave,

In your mind, what's the biggest thing a family can live without when it comes to getting control of your money and living on a budget?

Will

Dear Will,

On a regular, day-to-day basis, I think maybe the biggest and best thing you can eliminate is eating out. There are always the shiny things people can do without. Sometimes people sell a fancy car or boat, and get rid of a $600-a-month payment right off the bat. But it's really not a good idea to be eating out when you're broke. It really adds up.

I love a good restaurant, and I've got nothing against the industry. The problem, though, is that lots of people are struggling to pay their bills or set aside something for retirement because they're eating out all the time. Most folks simply don't realize how much money they throw away by heading to the drive-through for lunch or going out to dinner "once in a while."

I want people to enjoy life, and a great part of that can be going out and having a meal with your family and friends. But if you're experiencing financial issues, the only time you should see the inside of a restaurant is if you're working there!

—Dave

** Dave Ramsey is America's trusted voice on money and business. He has authored five* New York Times *best-selling books, including* More Than Enough. The Dave Ramsey Show *is heard by more than 8.5 million listeners each week on more than 550 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.*

West Kentucky Workforce Investment Board meeting date set

The West Kentucky Workforce Investment Board (WKWIB) will meet on **March 25, 2015 at 10:00 a.m.** at West Kentucky Community & Technical College Emerging Technology Center in Paducah, Kentucky. Items on the agenda will include updates on the Workforce Innovation and Opportunity Act and the West Kentucky Nuclear Response National Emergency Grant. The WKWIB will also discuss current workforce activities, and business and industry services.

The WKWIB oversees employment and training activities under the Workforce Investment Act (WIA) throughout the seventeen (17) counties of the Purchase and Pennyrile Area Development Districts.

News

HCES STUDENTS OF THE MONTH

Hickman County Elementary School students were recently chosen by their teachers as Student of the Month for February (Show Respect to Self and Others).

Top photo - Students chosen include, front row, from left: Brec Byassee; Lily Beth Bailey; Ailey Farmer; Karlie Kimbell; Bailey Childress; and Brody Maynard; back row, from left: Jayden Holt; Aybrionna Newberry; Anderson Burpo; and Andrew Perry. Absent when photo was taken were Kaden Grubbs and Aiden Newton.

Right photo – Students chosen include, front row, from left: Elijah Bruer; Hunter Simmons; and J.B. Johnson; second row, from left: Hunter Grubbs; Graham Carroll; Anna Davis; and Bella Batts; back row, from left: Chance Ferguson; and Makayla LeWinter.

Arbor Place
by James Quillen

James Quillen

There is a spot in Clinton
That takes up a lot of space
It is home to some of us
And is known as Arbor Place

Trella is in charge of it
And is really on the ball
Her door is always open
Except when on a Conference Call

Harold has different jobs
And does them all so right
He makes sure your clothing
Comes out clean and bright

Anita will receive you
At her post each day
She makes sure your mail
Will safely come your way

Shannon S. is faithful
And always comes through
She spends her time in planning
Things for us to do

Debbie comes in on Tuesday
To take care of our hair
It is always a pleasure
To sit in Debbie's chair

I liked Pam from the start
With her laugh so free
I am always glad when she stops by
And has a hug for me

Donna is quite helpful
With manner meek and mild
Just once I would like
To call her "honey child"

Marilyn gives good service
Who could ask for more
She sometimes says "I love you"
As she goes out the door

Drew was with us for a while
But chose not to stay
I really miss him
Since he went away

Aime is a comfort
When we are somewhat blue
She calls everybody "Darling"
And really means it, too

Vicky is so very nice
In each and every way
There's nothing like a visit from her
To brighten up my day

Cindy recently came aboard
I sat in on her interview
She is a good addition
And knows just what to do

The smokers all look forward
To that time of day
When they gather outside
And huff and puff away

But is no more
I truly miss her
Knocking at my door

Don Marshal is one of a kind
That is plain to see
He often stops in
To have a chat with me

The Christmas Party was a hit
With all the Season brings
There was a good turnout
And we received many nice things

And is up to the task
If you need her services
All you have to do is ask

We like to play our Bingo
And our Corn Hole too
We enjoy our inspirationals
With people good and true

Leroy is a jolly guy

In my opinion
We need more of this kind

Beverly is very nice
What more can I say
She sometimes stops by late at night
To see if I'm okay

Amber seems dedicated
That is obvious to me
She always says as she goes out the door
"Call if you need me"

Marina is a favorite
This much I do know
Helen calls her "Pretty Girl"
And that is surely so

There are many others
But I am out of rhyme
If they will forgive me
I'll mention them next time

So here's to Arbor Place
We hope it long will stay
As a blessed haven
To get us through each day.

James Quillen
January 5, 2015